

BK 0481 PG 0150

**REPUBLIC MORTGAGE INSURANCE  
COMPANY,  
GRANTOR(S)**

STATE MS.-DE SOTO CO.

P<sup>2</sup>  
P<sup>2</sup> SEP 1 3 26 PM '04

BK 481 PG 150  
W.E. DAVIS CH. CLK.

**TO**

## **WARRANTY DEED**

**MICHAEL J. SPECK, ET UX,  
GRANTEE(S)**

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned Grantor, **REPUBLIC MORTGAGE INSURANCE COMPANY**, does hereby sell, convey and warrant, except as hereinafter set forth, unto **MICHAEL J. SPECK and CARRIE A. SPECK, husband and wife, as tenants by the entirety with full right of survivorship and not as tenants in common**, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

**Lot 2, Baker 2-Lot Subdivision, located in Section 31, Township 3 South, Range 7 West, as shown by plat of record in Plat Book 67, Page 48, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.**

Said lands are subject to rights of way and easements for public roads and for public utilities; to applicable building, zoning, subdivision and Health Department regulations; to the covenants, limitations and restrictions of record with the said recorded plat of said subdivision and to which reference is hereby made; to any matter which might be disclosed by a current, accurate survey and physical inspection of said lands.

**GRANTOR HEREIN does hereby covenant with the Grantees that it is lawfully seized in fee of the aforescribed real estate; that it has a good right to sell and convey the same; that same is unencumbered, except as stated hereinabove and that title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons claiming by, through, or under Grantor, but not further or otherwise.**

Possession is given upon the delivery of this deed; taxes for the year 2003 shall be prorated among the parties.

WITNESS OUR SIGNATURE(S) this the 23 day of August,  
2003. 2004

REPUBLIC MORTGAGE INSURANCE  
COMPANY

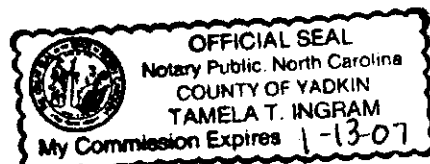
Terry V. Parrish  
BY: Terry V. Parrish  
Authorized Representative

STATE OF NC  
COUNTY OF Forsyth

PERSONALLY appeared before me, the undersigned authority of law in and for this jurisdiction, the within named Terry V. Parrish, who acknowledged to me that he/she is the Authorized Representative of the company known as RFEPUBLIC MORTGAGE INSURANCE COMPANY, and that for and on behalf of said corporation and as its act and deed he/she signed and delivered the foregoing instrument of writing on the day and year therein mentioned, he/she having been first duly authorized to do so.

GIVEN under my hand and official seal on this the 23 day of  
August, 2003. 2004

(SEAL)



My Commission Expires:

Tamea T. Ingram  
NOTARY PUBLIC

ADDRESS OF GRANTORS:

2875 Union Rd  
CHECKTOWAGA, NY 14222  
Home: N/A  
Work: (704) 329-3200

PREPARED BY AND RETURN TO:

**FIRST NATIONAL FINANCIAL TITLE SERVICES, INC.**  
**BRYAN PATRICK GRIFFIN, ATTORNEY**  
**7145 SWINNEA ROAD, SUITE 2**  
**SOUTHAVEN, MS 38671**  
**(662) 349-6536**

ADDRESS OF GRANTEES:

5245 Belmont Road  
Hernando, MS 38632  
Home: 662 349 6536  
Work: W/A

FILE # S12091